

**Proposed NU Business Name: MODIKHANA SHO TALICOM**



Project identification and prepared by: Md Lokman Hakim  
Godagari Unit, Rajshahi

Project verified by: Md.Abdul Mannan Talukder



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>FARUCK AHMMAD</b>
Age	:	07-07-1988 (29 Years)
Education, till to date	:	Class- Eight
Marital status	:	Married
Children	:	01 son
No. of siblings:	:	02 Brothers,01 sister.
Address	:	Vill:Horinbiska, P.O: Premtoli, P.S: Godagari, Dist: Rajshahi.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MOST. FERDOSI</b>
(iii) Father's name	:	<b>MD. ALIMUDDIN</b>
(iv) GB member's info	:	Branch: Dawpara Godagari, Centre # 39 (Female), Member ID: 69171, Group No: 10 Member since: 30-06-2011 (6 Years) First loan: BDT 30,000
Further Information:		Existing Loan:22,000 /-, Outstanding loan:12,080/--
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	05 years experience in running business. 03 years experience in own business . He has no training.
Other Own/Family Sources of Income	:	Video program service.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01745-760744
Mother's Contact No.	:	01775-588162
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. FERDOSI** joined Grameen Bank since 6 years ago. At first she took 30,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in land purchase .

# Proposed Nobin Udyokta Business Info

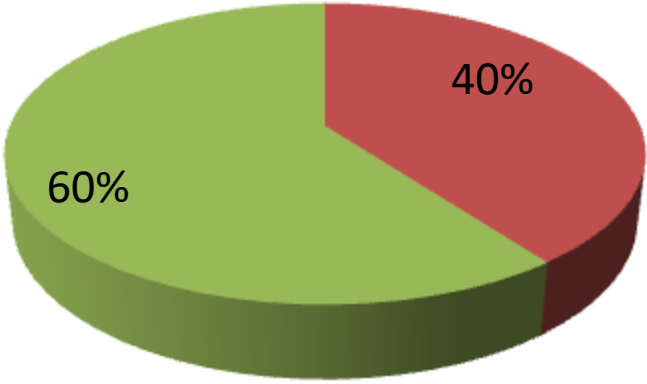
Business Name	:	<b>MODIKHANA SHO TALICOM</b>
Location	:	Horina Biska, Premtoli, Godagari , Rajshahi.
Total Investment in BDT	:	BDT 83,000/-
Financing	:	Self BDT 33,000/-(from existing business) 40% Required Investment BDT 50,000/-(as equity) 60%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 14 ft= 168 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪Currently run a business.</li><li>▪Average 15% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪Collects goods from Rajshahi.</li><li>▪The farm is own.</li></ul>

Exesting

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Groceries items,Cosmetic items	2300	69000	828000
Total Sales(A)	2300	69000	828000
Less Variable Expense (B)			
Groceries items,Cosmetic items	1955	58650	703800
Total Variable Expense	1955	58650	703800
Contributon Margin (CM) [C=(A-B)]	345	10350	124200
Less Fixed Expense			
Rent			
Electric Bill		300	3600
Transportaion		500	6000
Salary (Self)		5000	60000
Mobil Bill		200	2400
Total Fixed Cost (D)		6000	72000
Net Profit (E)= [C-D]		4350	52200

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Groceries items			18000			30000	48000
Cosmetic items			8000			10000	18000
Others			7000			10000	17000
						0	0
<b>Total</b>	<b>0</b>		<b>33000</b>	<b>0</b>		<b>50,000</b>	<b>83,000</b>

### Source of Finance



- Entrepreneur's Contribution 33,000
- Investor's Investment 50,000
- Total 83,000

Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Groceries items,Cosmetic items	2800	84000	1008000	1058400	1111320
<b>Total Sales(A)</b>	<b>2800</b>	<b>84000</b>	<b>1008000</b>	<b>1058400</b>	<b>1111320</b>
<b>Less Variable Expense (B)</b>					
Groceries items,Cosmetic items	2380	71400	856800	899640	944622
<b>Total Variable Expense</b>	<b>2380</b>	<b>71400</b>	<b>856800</b>	<b>899640</b>	<b>944622</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>420</b>	<b>12600</b>	<b>151200</b>	<b>158760</b>	<b>166698</b>
<b>Less Fixed Expense</b>					
Electric Bill		300	3600	3900	4200
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Mobil Bill		200	2400	2500	2600
<b>Total Fixed Cost (D)</b>		<b>6000</b>	<b>72000</b>	<b>72700</b>	<b>73415</b>
<b>Net Profit (E)= [C-D]</b>		<b>6600</b>	<b>79200</b>	<b>83160</b>	<b>87318</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



## Cash flow projection on business plan (rec. & Pay)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	79,200	83160	87318
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		59200	122360
	<b>Total Cash Inflow</b>	<b>129,200</b>	<b>142,360</b>	<b>209,678</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>59,200</b>	<b>122,360</b>	<b>189,678</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 03 Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire

Pictures

GEORGETOWN



**বিকাশ এজেন্ট**

**01745760744**

**বিকাশ এখন  
টেলিটক নেটওয়ার্কে**

আমি এখন টেলিটক নেটওয়ার্কে  
একটি বিকাল এজেন্ট।







বিবি  
চার্জ  
করুন



টি রিচার্জ,  
up ও  
ন মানি অর্ডার

সাওয়ার লোড  
ফ্লেক্সিলোড  
ইন্টারনেট  
প্যাকেজ বিক্রয়

স্ক্যাচ কার্ড

বিশেষ দামি অফার

bKash  
একটি ব্র্যাক ব্যাংক প্রতিষ্ঠান

বিকাশ  
করুন



# FAMILY PICTURE

